



From: Karin Hackett <k.hackett@hotmail.com>
Sent: Wednesday, March 02, 2016 4:19 PM
To: INSTestimony
Subject: Support for HB 5443, An Act Concerning the use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

Concerning HB 5443, An Act Concerning the use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443 .

I am a dog owner and volunteer for Companion Pet Rescue which has a facility in Southbury, CT. Our organization handles over 2400 adoptions every year. Our adopters are often faced with choosing their new family members based on what their "insurance" deems as a suitable dog under their restrictions against certain breeds. Dogs bite as a result of a stressful situation whether it might be because they are scared, feel threatened to protect themselves, their people or their owners, if they're not feeling well, or if they're startled, and they may also nip or bite during play. To say that a dog who has been lovingly cared for and properly trained is a threat based on breed is absurd.

A 2014 position paper released by the American Veterinary Society of Animal Behavior highlights that dog breed is not a reliable indicator of a dog's potential for aggression. "Any dog may bite, regardless of the dog's size or sex, or reported breed or mix of breeds." Dog bites are usually due to upbringing, learned behavior, fear, and lack of socialization (e.g. dogs kept as backyard "guard dogs").

I hope you will strongly support HB 5443 outlawing the use of breed of dog as an underwriting factor for homeowners and tenants insurance.

Thank you for giving me an opportunity to express my concerns as a registered voter, tax payer and insurance consumer in the State of CT.

Thank you,

Karin Hackett, Town of Bethany, CT